

PTO/SB/21 (09-04)

**TRANSMITTAL
FORM**

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

Application Number	10/694,924
Filing Date	October 27, 2003
First Named Inventor	Justin Monk
Art Unit	3621
Examiner Name	Not Known
Attorney Docket Number	020375-043700US

ENCLOSURES (Check all that apply)

- | | | |
|---|--|--|
| <input type="checkbox"/> Fee Transmittal Form
<input type="checkbox"/> Fee Attached
<input type="checkbox"/> Amendment/Reply
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<input type="checkbox"/> Affidavits/declaration(s)
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<input type="checkbox"/> Express Abandonment Request
<input checked="" type="checkbox"/> Information Disclosure Statement and SB/08

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<input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> Proprietary Information
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8 References
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Remarks	The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.
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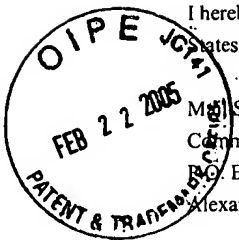
SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Townsend and Townsend and Crew LLP		
Signature	<i>Patrick M. Boucher</i>		
Printed name	Patrick M. Boucher		
Date	February 17, 2005	Reg. No.	44,037

CERTIFICATE OF TRANSMISSION/MAILING

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Signature	<i>Janet L. Newmaker</i>		
Typed or printed name	Janet L. Newmaker	Date	February 17, 2005



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PATENT
Attorney Docket No.: 020375-043700US

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On February 17, 2005

TOWNSEND and TOWNSEND and CREW LLP

By: Janet L. Newmaker
Janet L. Newmaker

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Justin Monk

Application No.: 10/694,924

Filed: October 27, 2003

For: METHODS AND SYSTEMS FOR
MANAGING INTEGRATED
CREDIT AND STORED-VALUE
PROGRAMS

Customer No.: 20350

Confirmation No.: 5090

Examiner: Not Known

Art Unit: 3621

INFORMATION DISCLOSURE
STATEMENT UNDER 37 CFR §§ 1.97
AND 1.98

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The references cited on attached form PTO/SB/08A/B are being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

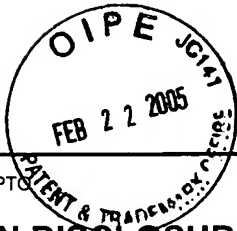
Respectfully submitted,



Patrick M. Boucher
Reg. No. 44,037

Date: February 17, 2005

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60414896 v1



Substitute for form 1449B/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 1 of 1

Complete if Known

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Filing Date	October 27, 2003
First Named Inventor	Justin Monk
Art Unit	3621
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Attorney Docket Number	020375-043700US

U.S. PATENT DOCUMENTS⁺

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	AA	US-5,649,118	07-1997	Carlisle et al.	
	AB	US-5,930,764	07-1999	Melchione et al.	
	AC	US-6,138,239	10-2000	Veil, Leonard Scott	
	AD	US-6,185,545	02-2001	Resnick et al.	
	AE	US-6,289,324	09-2001	Kawan, Joseph C.	
	AF	US-6,298,336	10-2001	Davis et al.	
	AG	US-6,598,024	07-2003	Walker et al.	
	AH	US-6,631,849	10-2003	Blossom, George	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³ Number ⁴ Kind Code ⁵ (if known)				

NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²

Examiner
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.